

Defined Contribution Risk Adjuster Board Minutes

State Office Building Room 3112

September 24, 2012

Attendees: Jim Pinkerton ,*Regence*, Nancy Askerlund, *UID*, Paul Anderton, *UID*, Patty Conner , *OCHS*, Sue Watson , *OCHS*, Jim Murray, *Select Health*, Norm Thurston, *State of Utah*, Thomasz Serbinoudin, *UID*, Kim Miller, *UHC* (Via phone), Perri Babalis, *Utah Attorney General* (Via phone), Lori Koehler, *BSwift* (Via phone), Ann Ibrhaim, *Regence* (Via phone), Gabriela Benietz, *GBS Benefits*(Via phone), Don Garlitz, *BSwift* (Via phone)

- I. Meeting was called to order at 1:12 pm
- II. Prior months meetings will be approved with corrections noted.
- III. OCHS Update- Patty Conner gave update regarding The Exchange- The Dashboard information was handed out as well as can be found at www.exchange.utah.gov
 - a. Exchange statistics
 - i. 309 Employer groups are currently on The Exchange
 - ii. Covering a total of 7,337.
 - iii. Renewing groups dropped from 96% to 93%. With a conversion of new groups quoted at 33.3%.
 - b. OCHS completed a “marketing outing” to rural areas to get the name out to areas that do not have representation. The brokers emphasized the lack of carriers in the areas.
 - c. Kim Miller will add to the Underwriting Subcommittee Agenda a discussion topic re: consideration for seasonal employees in many rural areas i.e.: Moab.
 - d. Discussions regarding eligibility also need to consider if multiple employers contribute to individuals insurance, i.e. an insured works multiple part time or seasonal jobs.
 - e. Norm informed that one of the new rules with the Department of Labor will include employees that work an average of 30 hours per week through the year, not limited to months worked.
 - f. Norm also informed that the Governor’s office has a rural board; one of the topics in the meetings is how to get more providers in the rural areas.
- IV. Updates
 - a. Paul has spoken with 3M for consideration of them running the risk adjustment piece. They are looking at scheduling an October 9, 2012 webinar that should last an hour to an hour and a half.
 - b. In the underwriting workgroup there were 65 January renewals with 1700 members to be signed off. Each carrier has to review the IRF’s and GRF’s rates to make suggestions.

- c. Legal workgroup is in the process of switching from John Borer to Jim Murray. with that it was determined the topics that have been completed are: Out of state employees, domestic partners, term group documents, and 125 requirements.
 - d. Outstanding topics to be discussed are: 25% surcharge (Jim and Tanji are finalizing), Risk Burden Calculations (Jim Pingree agrees the Risk Burden Calculation should be headed by the RA/PA Subcommittee), Union Groups, Relationships between carriers, OCHS, Vendors, Brokers and members.
 - e. It will need to be determined how the IRF rating change from averaged to specific rates will affect the renewal groups starting in July 2013. With that premium allocations need to be reviewed with the same breakdown of the different IRF's.
- V. Insurance Department- no updates
- VI. Meeting Adjourned 1:50 pm. Next meeting is scheduled for October 23, 2012